

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

BRYAN E. ZEBROSKI
MELISSA S. ZEBROSKI
Debtor(s)

Case No. 15-21567GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/30/2015.
- 2) The plan was confirmed on 07/02/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 11/16/2015, 08/12/2016, 01/23/2017, 03/04/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/09/2020.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$46,925.92.
- 10) Amount of unsecured claims discharged without payment: \$60,041.53.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$97,032.81
Less amount refunded to debtor	\$776.39

NET RECEIPTS:	\$96,256.42
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,764.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,019.59
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$8,783.59
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Attorney fees paid and disclosed by debtor:	\$1,636.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	1,791.00	NA	NA	0.00	0.00
AMERICAN EXPRESS CENTURION BI	Unsecured	1,791.57	1,791.57	1,791.57	152.21	0.00
ASPEN DENTAL	Unsecured	76.90	NA	NA	0.00	0.00
ATLANTIC CREDIT & FINANCE INC	Unsecured	7,070.36	7,070.36	7,070.36	600.70	0.00
BEST BUY++	Unsecured	982.13	NA	NA	0.00	0.00
BUREAUS INVESTMENT GROUP POR	Unsecured	3,470.19	3,621.21	3,621.21	0.00	0.00
CAPITAL BELTWAY EXPRESS LLC	Unsecured	103.15	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	3,566.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	3,419.32	NA	NA	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	0.00	3,419.32	3,419.32	290.51	0.00
CITIBANK NA(*)++	Unsecured	982.00	NA	NA	0.00	0.00
CITIZENS BANK(*)	Unsecured	2,241.00	NA	NA	0.00	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	307.64	307.64	0.00
DISCOVER BANK(*)	Unsecured	3,335.00	3,335.90	3,335.90	283.42	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	104.00	498.35	498.35	42.34	0.00
ECMC(*)	Unsecured	9,726.00	9,605.46	9,605.46	816.08	0.00
GE CAPITAL/HOME DEPOT++	Unsecured	0.00	NA	NA	0.00	0.00
GECC/SAMS CLUB++	Unsecured	0.00	NA	NA	0.00	0.00
HERITAGE VALLEY HEALTH SYSTEM	Unsecured	100.00	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Unsecured	0.00	1,423.86	1,423.86	120.97	0.00
HUNTINGTON NATIONAL BANK(*)	Secured	6,654.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	NA	716.02	716.02	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	NA	3,580.08	3,580.08	3,580.08	0.00
JPMORGAN CHASE BANK NA	Secured	100,810.00	104,805.32	0.00	56,363.41	0.00
JPMORGAN CHASE BANK NA	Secured	0.00	6,742.83	6,742.83	6,742.83	0.00
JPMORGAN CHASE BANK NA	Unsecured	4,207.00	NA	NA	0.00	0.00
MEDCARE EQUIPMENT CO++	Unsecured	210.71	NA	NA	0.00	0.00
MEDEXPRESS	Unsecured	13.48	NA	NA	0.00	0.00
MOON ASD & MOON TOWNSHIP (EIT)	Priority	NA	578.71	578.71	578.71	0.00
MOON ASD & MOON TOWNSHIP (EIT)	Priority	NA	325.90	325.90	325.90	0.00
MOON TOWNSHIP (EIT)	Priority	1,809.21	578.72	578.72	578.72	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MOON TOWNSHIP (EIT)	Priority	0.00	325.90	325.90	325.90	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	3,951.00	3,951.85	3,951.85	335.75	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	5,490.50	5,490.50	5,490.50	466.47	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	853.00	853.26	853.26	72.49	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	554.00	554.12	554.12	47.08	0.00
QUANTUM3 GROUP LLC AGNT - SAD	Secured	518.00	518.48	518.48	518.48	196.43
QUEST DIAGNOSTICS INC	Unsecured	6.13	NA	NA	0.00	0.00
QUEST DIAGNOSTICS INC	Unsecured	40.75	NA	NA	0.00	0.00
RBS CITIZENS NA(*)	Unsecured	1,701.00	1,701.34	1,701.34	144.55	0.00
RBS CITIZENS NA(*)	Unsecured	1,560.00	1,560.36	1,560.36	132.57	0.00
SANTANDER CONSUMER USA**	Secured	14,469.00	14,645.79	6,993.73	6,993.73	7,279.64
SYNCHRONY BANK++	Unsecured	3,419.00	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	1,823.00	2,074.16	2,074.16	176.22	0.00
TRANSURBAN 495 EXPRESS LANES	Unsecured	103.00	NA	NA	0.00	0.00
UNION PLUS CREDIT CARD++	Unsecured	3,398.06	NA	NA	0.00	0.00
UPMC++	Unsecured	35.00	NA	NA	0.00	0.00
UPMC++	Unsecured	100.00	NA	NA	0.00	0.00
UPMC++	Unsecured	50.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$56,363.41	\$0.00
Mortgage Arrearage	\$6,742.83	\$6,742.83	\$0.00
Debt Secured by Vehicle	\$6,993.73	\$6,993.73	\$7,279.64
All Other Secured	\$518.48	\$518.48	\$196.43
TOTAL SECURED:	\$14,255.04	\$70,618.45	\$7,476.07
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,696.95	\$5,696.95	\$0.00
TOTAL PRIORITY:	\$5,696.95	\$5,696.95	\$0.00
GENERAL UNSECURED PAYMENTS:	\$47,667.64	\$3,681.36	\$0.00

Disbursements:

Expenses of Administration	<u>\$8,783.59</u>
Disbursements to Creditors	<u>\$87,472.83</u>
TOTAL DISBURSEMENTS :	<u>\$96,256.42</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/17/2020

By: /s/ Ronda J. Winneccour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.